UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PETER PENA, ESQ. PP0324 ONE LEE PLACE PATERSON, NEW JERSEY 07505 (973) 278-800 ATTORNEY FOR DEBTOR

In Re:

ANTONIA G. BENITEZ

Case No .:

19-18638

Chapter:

13

Hearing Date:

JUNE 20, 2019 @ 8:30 AM

Judge:

**PAPALIA** 

#### CERTIFICATION OF ANTONIA BENITEZ IN RESPONSE TO OBJECTION

I, Antonia Benitez, am the debtor in the above captioned case and I submit this Certification in Response to the objection filed by the Trustee herein.

The Trustee's objection raises questions as to the viability of the plan based on my
income. An issue arose when I presented a current paystub at the meeting of creditors
and same had a deduction of \$100.00 thereby reducing my net income from what my
schedules had illustrated.

- 2. In the earlier part of this year I had to have a medical procedure and my employer allows an advance for same. I had taken \$500 for the procedure and the employer deducted \$100 per week for five weeks. I attached hereto a copy of a paystub from May 15, 2019 showing said deduction (See Exhibit A).
- I have paid same completely and I attach hereto my most recent paystub which shows that the \$100 deduction is no longer being made from my weekly paycheck (See Exhibit B).
- 4. In addition, a creditor has filed a claim on an automobile which was determined a total loss after an accident. I did not anticipate this claim as I believed the insurance company had paid the entire amount due them.
- 5. As a result of the above a family member has agreed to make a monthly contribution of \$300 per month towards my expenses for the term of my plan (See Exhibit C).

  This amount will be enough to cover any discrepancies in my proposed plan as well as the new creditor. This is a 100% plan.
- 6. I will be filing the amended schedules and plan accordingly to reflect these changes.

I certify under penalty of perjury that the above is true.

Date: 6-7-2019

Antonio G. Romitor

# **EXHIBIT A**

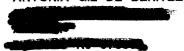
AMERICAN MUSICAL SUPPLY 8 THORNTON ROAD OAKLAND, NJ-07436 Period Ending: Pay Date: 05/05/2019 05/08/2019

Taxable Marital Status: Single Exemptions/Allowances:

Federal:

Table A

ANTONIA GIL DE BENITEZ



Earnings	rate	ours	this period	year to date
Reg/Straight	14.4000 40	0.00	576.00	9,996.05
Overtime	21.6000 5	80.3	109.73	1,261.01
Holiday	S. day 30 376 23100 M. 1 1 1 100	. 93 185 1920 - 185	14. 16	230.40
	Gross Pay		\$685.73	12,409.06
Deductions	Statutory	- 200 000000000000000000000000000000000		
	Federal Income Ta	λX	-63.34	1,123.29
	Social Security Ta	x	-41.31	746.47
	Medicare Tax		-9.66	174.58
	NJ State Income	Tax	-11.11	200.51
	NJ SUI/SDI Tax	a en e Populario	-4.64	83.77
	Other	10 10 10 10 10 10 10 10 10 10 10 10 10 1		
	Advance		-100.00-	300.00
	Dental		-1.86*	35.34
11	Medical		-16.48*	313.12
	Rsv For Adp401K	g and	-86.64	1,646.16
	Vision Plan		-1.09*	20.71
	401K		-34.29*	620.44
	Net Pay		\$315.31	
	Checking 1	a is a salahar Na Kibaya Yang	-315.31	7,144.67
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Other Ben	efits and	and Agree 1 to 199	
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	05/01	8:33AM	12:30PM	1:31PM	6:31PM	8.95
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Excluded from federal taxable wages
Your federal taxable wages this period are \$632.01

AMERICAN MUSICAL SUPPLY 8 THORNTON ROAD OAKLAND, NJ-07436

Deposited to the account of ANTONIA GIL DE BENITEZ

Advice number: Pay date: 05/08/2019

account number

transit ABA

\*315.31

**NON-NEGOTIABLE** 

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# **EXHIBIT B**

AMERICAN MUSICAL SUPPLY 8 THORNTON ROAD OAKLAND, NJ-07436

Period Ending: Pay Date:

05/26/2019 05/30/2019

Taxable Marital Status: Single

Exemptions/Allowances: Federal: 0

Table A

ANTONIA GIL DE BENITEZ

Earnings	rate hours	this period	year to date	Other Bend	efits and	BOTOWY W		entre Service	92.79
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	Gross Pay	\$676.01	14,431.25	401K				72	1,55
-Deductions	Statutory					SET-Security and Continuous Con-		<b>47.0075</b> 0 175	
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	Medicare Tax	-9.52	203.05	MON 05/20	8:30AM	12:32PM	1:31PM	6:30PM	
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AMERICAN MUSICAL SUPPLY 8 THORNTON ROAD

OAKLAND, NJ-07436

Deposited to the account of ANTONIA GIL DE BENITEZ

Advice number: Pay date:

05/30/2019

account number

transit ABA

amount

k7587

XXXXX XXXXX

\$408.20

**NON-NEGOTIABLE** 

# **EXHIBIT C**

### **CONTRIBUTION LETTER**

- 1. I, Victor Quilvio Montesino, am the cousin of Antonia Benitez.
- 2. I understand that she has filed a Chapter 13 Bankruptcy petition under case number 19-18638.
- 3. I have agreed to contribute the sum of \$300.00 per month towards her expenses so that her proposed plan may work.
- 4. I agree to make these contributions for the life of the plan which I understand will be for five (5) years.

I certify under penalty of perjury that the above is true.

Dated: June 7, 2019

Victor Quilvio Montesino

2019

JACQUELINE PRADO NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES OCT. 31, 2021